

Date: October 15, 2013

To: City of Arlington Retirees and Spouses - Under Age 65

Re: 2014 City of Arlington Retiree Annual Open Enrollment

OCTOBER 29TH to NOVEMBER 15th

OPEN ENROLLMENT is the time provided each year when you are allowed to make changes or enroll in the plans you determine will best fit the needs of you and your family. All elections are effective January 1, 2014 through December 31, 2014. **Please make plans to attend one of the Retiree Enrollment Meetings listed below.**

UNDER AGE 65 City Hall Council Chamber 101 W. Abram St.	October 30, Wednesday	11:00 am to 12:00 pm 2:00 pm to 3:00 pm
UNDER AGE 65 City Hall Council Chamber 101 W. Abram St.	October 31, Thursday	10:00 am to 11:00 am
AGE 65 + City Hall Council Chamber 101 W. Abram St.	November 4, Monday	11:00 am to 12:00 pm 2:00 pm to 3:00 pm
AGE 65 + City Hall Council Chamber 101 W. Abram St.	November 5, Tuesday	10:00 am to 11:00 am

All Retirees are required to complete the enclosed Retiree Enrollment/Change Form to select their 2014 plan coverage for health, dental and vision insurance. Coverage will not carry over automatically from 2013 to 2014. Your completed 2014 Retiree Benefit Election form must be received in Workforce Services by 5:00 p.m. Friday, November 15th in order to continue and/or enroll in benefits for the 2014 plan year. You may return the required forms in person when you attend a Retiree Open Enrollment Meeting, by fax to 817-459-6846, or by mail to:

City of Arlington
Benefits – MS 63-0790
PO Box 90231
Arlington, TX 76004-3231

2014 PLAN YEAR CHANGES: As discussed in previous correspondence and at the Retiree Health Insurance Forums, many changes that affect Retiree Insurance will take place effective January 1, 2014. Below is a summary of the changes. For more information, please make plans to attend one of the scheduled Retiree Open Enrollment Meetings.

Revised City Contribution/Subsidy

Effective January 1, 2014, all Retirees will be in banded years of service groups. The monthly City Contribution applied to the health insurance premium will be a flat rate based on the year of retirement and the years of service the retiree had with the City of Arlington.

Eligibility for Retiree Insurance Enrollment

Retirees that are currently employed and have access to employer based coverage will be required to waive the City of Arlington's insurance and elect your current employer's insurance. You and your eligible dependents will be able to re-enroll in the City's Retiree insurance upon loss of coverage.

If you waive the City's Retiree insurance for any reason, you must complete the Waiver section of the enclosed 2014 Retiree Enrollment/Change form. You will only be allowed to reenroll due to loss of employer based coverage.

Under Age 65 Retiree Medical Plan

The City will offer two medical plans in 2014. The Plus Medical Plan has been eliminated beginning with the 2014 Plan year. Other changes include renaming of our two remaining medical plans as follows:

- 1. The Value Plan is now the **High Deductible Plan (HDHP).**
- 2. The Core Plan is now the Exclusive Provider Plan (EPO).

Urgent Care & Emergency Room

In 2014, the following co-pays have been added for Urgent Care and Emergency Room visits:

- Urgent Care: \$50.00 co-pay per visit*
- Emergency Room: \$250.00 co-pay per visit (NOTE: waived if admitted to hospital)*

Prescription Plan

The City has added a NO COST, \$0.00 co-pay for many maintenance medications that will become effective on January 1, 2014. Members are encouraged to check www.myuhc.com for these covered medications and view a listing of other covered alternative medications and the cost for each. The \$0.00 co-pay medications will be available for you to view on www.myuhc.com beginning January 1, 2014.

^{*}Applied after deductible is met on HDHP plan.

Dental Plan

Delta Dental will be the new vendor for the City's group dental plan. There are no major changes to benefits or cost. If you select the DeltaCare DHMO plan, you will need to contact Delta Dental to select a provider or one will be assigned to you based on your address. New ID cards will be mailed at the end of December. <u>Please note:</u> DeltaCare DHMO providers are located in Texas only.

Vision Plan

Superior Vision will be the new vendor for the City's group vision plan. There are no major changes to benefits or cost. New ID cards will be mailed at the end of December.

Payment of Monthly Premiums - New!

The City of Arlington will no longer be sending out payment coupon booklets. You will receive a letter in December that will verify your 2014 monthly premium. Beginning in January 2014, the City will be able to draft your monthly payment from any financial institution. We strongly encourage you to complete and return the enclosed Authorization Agreement for Direct Payments (ACH Debits) to begin automatic drafts of your premium.

If your payments are currently being drafted from your Arlington Federal Credit Union account, you need not complete a new form. The City will adjust your monthly draft as needed.

If you are a retired public safety officer and are currently paying by TMRS deduction, you will need to complete an updated TMRS-HLPS form if your premium will be changing. This form can be downloaded from www.TMRS.com.

You may also continue to mail your payment or drop it off in person. Please indicate "Retiree Insurance" and the last four numbers of your SSN on the check.

Age 65 + Medicare Insurance Plans

The City's group sponsored Age 65+ plans will end as of December 31, 2013. Retirees will be offered Medicare Insurance Plans from UnitedHealthcare Medicare Solutions Connector Model. An enrollment kit was mailed to all Age 65+ eligible Retirees and spouses. If you or your spouse are Age 65+ and have not received your kit, please contact Workforce Services at 817-575-8991.

IMPORTANT INFORMATION: For Retiree Benefit information including the Retiree Benefit Guide, rate charts, and plan descriptions, visit the City of Arlington website at www.arlingtontx.gov. To access Retiree information, scroll down to "COA EMPLOYEE CORNER" (located on the left side). Click the Retirees link and then select CITY BENEFITS.

QUESTIONS: Send an e-mail to RetireeBenefitsQ&A@arlingtontx.gov

ENCLOSURES: 2014 Retiree Enrollment/Change Form

2014 Retiree Under age 65 Rate Chart

City of Arlington Authorization Agreement for Direct Payments (ACH)